

Docket Number: 1034-01-PA  
App. Ser. No. 09/650,045  
Reply to Office action of September 21, 2005

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: William T. GEDDES, Jr. et al.  
5 Assignee: GCG, LLC  
Title: "BUSINESS TRANSACTION SYSTEM AND METHOD"  
Serial No.: 09/650,045 Filed: August 29, 2000  
Examiner: Marissa Thein Group Art Unit: 3627  
Attorney Docket No.: 1034-01-PA

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Commissioner for Patents  
P.O. Box 1450  
15 Alexandria, VA 22313-1450

**REPLY TO OFFICE ACTION DATED SEPTEMBER 21, 2005**

Sir:

In reply to the Office action of September 21, 2005, Applicants submit the following amendments and remarks.

20 **Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 4 of this paper.